

Debtor 1 MARTIN T. VARSAFSKYDebtor 2 JAMIE L. VARSAFSKY
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-24745GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK** Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account 3 0 1 9

Property Address: 317 HENRY ST
JEANNETTE PA 15644

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>12,697.01</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>12,697.01</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>12,697.01</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$586.01

The next postpetition payment is due on

1 / 1 / 2019
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 MARTIN T. VARSAFSKY
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 12/13/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MARTIN T. VARSAFSKY**
Name

Case number (if known) **13-24745GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
07/24/2014	0903559	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	86.35
08/26/2014	0907615	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	479.98
09/29/2014	0911740	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,374.43
10/29/2014	0915766	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	563.68
11/24/2014	0919884	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	399.03
12/22/2014	0924486	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	481.25
01/27/2015	0928534	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	481.25
02/24/2015	0932602	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	493.14
03/26/2015	0936679	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,758.88
04/24/2015	0940871	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	895.52
05/26/2015	0944948	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,175.78
06/23/2015	0948914	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,185.91
07/28/2015	0952967	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,188.49
08/26/2015	0957014	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,251.78
09/28/2015	0960919	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	881.54
				<u>12,697.01</u>

MORTGAGE REGULAR PAYMENT (Part 3)

02/25/2014	0883103	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,085.35
03/25/2014	0887168	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	713.36
04/25/2014	0891290	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	1,102.34
05/28/2014	0895401	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	759.59
06/25/2014	0899437	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	775.62
07/24/2014	0903559	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	745.94
08/26/2014	0907615	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	575.80
09/29/2014	0911740	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	575.80
10/29/2014	0915766	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	575.80
11/24/2014	0919884	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	575.80
12/22/2014	0924486	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	575.80
01/27/2015	0928534	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	575.80
02/24/2015	0932602	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	575.80
03/26/2015	0936679	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	577.48
04/24/2015	0940871	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
05/26/2015	0944948	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
06/23/2015	0948914	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
07/28/2015	0952967	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
08/26/2015	0957014	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
09/28/2015	0960919	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
10/26/2015	0964878	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
11/24/2015	0969039	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
12/22/2015	0973050	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	576.22
01/26/2016	0977098	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	580.38
02/24/2016	0981029	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
03/28/2016	0985081	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
04/22/2016	0989281	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
05/24/2016	0993236	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
06/27/2016	1001998	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
07/26/2016	1005969	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
08/26/2016	1009965	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
09/27/2016	1013986	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
10/26/2016	1017859	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
11/21/2016	1021168	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
12/21/2016	1024465	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
01/27/2017	1027935	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
02/24/2017	1031349	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
03/28/2017	1034788	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
04/21/2017	1038078	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
05/25/2017	1041356	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
06/27/2017	1044741	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
07/25/2017	1048062	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
08/25/2017	1051396	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
09/26/2017	1054724	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
10/25/2017	1058083	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30

Debtor 1 **MARTIN T. VARSAFSKY**
Name

Case number (if known) **13-24745GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
11/21/2017	1061358	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
12/21/2017	1064638	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
01/25/2018	1068076	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
02/23/2018	1071251	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
03/28/2018	1074446	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
04/24/2018	1077681	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
05/25/2018	1080942	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
06/22/2018	1084089	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
07/26/2018	1087306	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
08/28/2018	1090520	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
09/25/2018	1093652	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
10/29/2018	1096902	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	578.30
11/27/2018	1100040	M & T BANK**	AMOUNTS DISBURSED TO CREDITOR	977.88
				<u>35,618.42</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MARTIN T. VARSAFSKY
JAMIE L. VARSAFSKY
317 HENRY STREET
JEANNETTE, PA 15644

MAUREEN KROLL
8981 NORWIN AVE
STE 203
NORTH HUNTINGDON, PA 15642

M & T BANK**
ATTN: PAYMENT PROCESSING
POB 1288
BUFFALO, NY 14240-1288

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

12/13/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee